

## Important events in 2019

### First quarter

- Post-tax profit of NOK 401 million in the fourth quarter of 2018
- The bank's 'plastic waste clean-up project' crowned 'social commitment project of the year' by the Norwegian Sponsoring and Event Association
- The Supervisory Board adopts dividend of NOK 5.10 per equity certificate after 2018
- Kjell Bjordal re-elected board chairman for a two-year term

### Second quarter

- Post-tax profit of NOK 1,046 million in the first quarter of 2019
- SpareBank 1 elected most sustainable brand in finance by Sustainable Brand Index
- Jan-Frode Janson takes over as Group CEO after Finn Haugan
- Møre and Romsdal county council reselect SpareBank 1 SMN as their main bank
- DeBank (now SpareBank 1 Spire Finans) integrated into SpareBank 1 SMN, offers invoice purchase as a new group product
- Moody's revise their rating outlook for SpareBank 1 SMN from negative to stable

### Third quarter

- Post-tax profit of NOK 683 million in the second quarter of 2019
- The Norwegian Trade Union Confederation (LO) choose SpareBank 1 SMN as one of two recommended mortgage lending banks for their membership of almost one million
- SpareBank 1 SMN endorses the UN principles for responsible banking, one of five Norwegian banks to do so
- The bank issues the first Norwegian green senior bond in Europe, with NOK 5 billion earmarked for loans to sustainable commercial property, fisheries and aquaculture

### Fourth quarter

- Post-tax profit of NOK 488 million in the third quarter of 2019
- In the year's edition of Economic Barometer for Central Norway the bank revises its forecast for the coming year from positive to neutral, but predicts continued high activity
- EiendomsMegler 1 Midt-Norge and BN Bank sell all shares of BN Bolig to EiendomsMegler Kongsveien
- Astrid Undheim appointed new executive director with responsibility for technology and development
- Launch of green loans to retail borrowers: green residential loan, green loan for energy initiatives and green consumer loan